

FORM B1		United States Bankruptcy Court Northern District of Illinois	Voluntary Petition						
Name of Debtor (if individual, enter Last, First, Middle): Clites, Jimmie		Name of Joint Debtor (Spouse) (Last, First, Middle): Clites, Janet							
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): dba C&E Glass		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): dba C&E Glass							
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 2579		Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 0275							
Street Address of Debtor (No. & Street, City, State & Zip Code): 2107 11th Ave Sterling, IL 61081		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2107 11th Ave Sterling, IL 61081							
County of Residence or of the Principal Place of Business: Whiteside		County of Residence or of the Principal Place of Business: Whiteside							
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):							
Location of Principal Assets of Business Debtor (if different from street address above):		Attorney: Bernard J. Natale, Illinois 2018683 Bernard J. Natale, Ltd. 6833 Stalter Drive Suite 201 Rockford, IL 61108 ph: 815/964-4700							
Information Regarding the Debtor (Check the Applicable Boxes)									
Venue (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>									
Type of Debtor (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p>		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/></p>							
Nature of Debts (Check one box) <p><input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business</p>		Filing Fee (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>							
Chapter 11 Small Business (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>									
Statistical/Administrative Information (Estimates only) <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>		THIS SPACE IS FOR COURT USE ONLY							
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over		
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Estimated Assets		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Estimated Debts		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Voluntary Petition (This page must be completed and filed in every case)		Document	Page 2 of 49 Name of Debtor(s): Jimmie Clites & Janet Clites	
Location	Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Where Filed:	NONE			Case Number: Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor:	NONE			Case Number: Date Filed:
District:				Relationship: Judge:
Signatures				
Exhibit A				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)				
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.				
Exhibit B				
((To be completed if debtor is an individual whose debts are primarily consumer debts))				
I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.				
X				
Signature of Attorney for Debtor(s)				Date
Exhibit C				
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?				
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.				
<input checked="" type="checkbox"/> No				
Signature of Non-Attorney Petition Preparer				
I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.				
Printed Name of Bankruptcy Petition Preparer				
Social Security Number (Required by 11 U.S.C. § 110(c).)				
Address				
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:				
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
X				
Signature of Bankruptcy Petition Preparer				
Date				
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.				

In re Jimmie Clites & Janet Clites
DebtorCase No. _____
(if known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2107 11 Ave Sterling, IL Homestead	Joint Tenancy	J	132,000	64,840
611 E 3rd St Sterling, IL Commercial Building	Joint Tenancy	J	140,000	79,064
609 E 3rd St Sterling, IL Single Family Residence	Joint Tenancy	J	40,000	Exceeds FMV
607 E 3rd St Sterling, IL Commercial Building	Joint Tenancy	J	45,000	Exceeds FMV
		Total ►	357,000	

(Report also on Summary of Schedules)

FORM B6B
(10/89)

Jimmie Clites & Janet Clites

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	Personal Checking Account - Sauk Valley Bank	J	200
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Personal Checking Account - 5th 3rd Bank	W	43
		Personal Savings Account - Sauk Valley Bank	J	407
		Business Checking - Sauk Valley Bank	J	1,200
		Business checking - Fifth Third Bank	J	195
		Edward D Jones - money market account	J	700
		Personal Savings Account - Sterling Federal Bank	W	200
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods & Furnishings	J	2,000

FORM B6B
(10/89)

Jimmie Clites & Janet Clites

In re

Debtor

Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing & Wearing Apparel	J	500
7. Furs and jewelry.		Misc jewelry and wedding rings	J	100
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		ReliaStar Life Insurance Co - whole life Policy owner is C And E Glass Company	H	2,000
		ReliaStar Life Insurance Co - whole life Policy owner is C And E Glass Company	W	1,000
		State Farm Insurance - whole life	W	500
		Midwest Security - term insurance	W	1
		Mass Mutual - whole life	W	200
		Western & Southern Life Insurance - whole life	H	700
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Western & Southern Life Insurance - IRA	W	5,000
		Jackson National Life - IRA	W	10,000
		Fifth Third Bank - IRA	H	5,000

FORM B6B
(10/89)

Jimmie Clites & Janet Clites

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		C & E Glass	J	1
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.		Accounts Receivable of C & E Glass Gross Value	J	19,602
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X		H	Unknown
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.		Possible Claim for Chiropractic Malpractice		
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Chevy Malibu	J	10,000

FORM B6B
(10/89)

Jimmie Clites & Janet Clites

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		1988 Chevy 1/2 ton pickup with glass rack Titled in name of C & E Glass Co.	J	2,500
		1994 Dodge Ram 1/2 ton pickup with glass rack Titled in name of C & E Glass Co.	J	3,000
		1998 Dodge Dakota pickup Titled in name of C & E Glass Co and Steven Clites. Debtor did not sign loan docs and debt has been paid by Steven. Truck financed by Steven at Sterling Federal Bank.	C	5,500
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Misc office equipment of C & E Glass Co.	J	4,000
27. Machinery, fixtures, equipment, and supplies used in business.		Tools and equipment for C & E Glass Co.	J	20,500
28. Inventory.		Glass inventory of C & E Glass Co.	J	5,000
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

FORM B6B
(10/89)

Jimmie Clites & Janet Clites

In re

Debtor

Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Other personal property of any kind not already listed.	X			

0 continuation sheets attached

Total ► \$

100,049

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

FORM B6C

(6/90)

Jimmie Clites & Janet Clites

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
2107 11 Ave Sterling, IL	735 I.L.C.S 5§12-901 735 I.L.C.S 5§12-901	7,500 7,500	132,000
Personal Checking Account - Sauk Valley Bank	735 I.L.C.S 5§12-1001(b)	200	200
Personal Savings Account - Sauk Valley Bank	735 I.L.C.S 5§12-1001(b)	407	407
Business Checking - Sauk Valley Bank	735 I.L.C.S 5§12-1001(b) 735 I.L.C.S 5§12-1001(b)	200 1,000	1,200
Business checking - Fifth Third Bank	735 I.L.C.S 5§12-1001(b)	193	195
Household Goods & Furnishings	735 I.L.C.S 5§12-1001(b) 735 I.L.C.S 5§12-1001(b)	1,000 1,000	2,000
Clothing & Wearing Apparel	735 I.L.C.S 5§12-1001(a) 735 I.L.C.S 5§12-1001(a)	250 250	500
ReliaStar Life Insurance Co - whole life	735 I.L.C.S 5§12-1001(f)	2,000	2,000
ReliaStar Life Insurance Co - whole life	735 I.L.C.S 5§12-1001(f)	1,000	1,000
State Farm Insurance - whole life	735 I.L.C.S 5§12-1001(f)	500	500
Midwest Security - term insurance	735 I.L.C.S 5§12-1001(f)	1	1
Mass Mutual - whole life	735 I.L.C.S 5§12-1001(f)	200	200
Western & Southern Life Insurance - whole life	735 I.L.C.S 5§12-1001(f)	700	700
Western & Southern Life Insurance - IRA	735 I.L.C.S 5§12-1006	5,000	5,000
Jackson National Life - IRA	735 I.L.C.S 5§12-1006	10,000	10,000

FORM B6C
(6/90)

Jimmie Clites & Janet Clites

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Fifth Third Bank - IRA	735 I.L.C.S 5§12-1006	5,000	5,000
Edward D Jones - money market account	735 I.L.C.S 5§12-1006	700	700
Possible Claim for Chiropractic Malpractice	735 I.L.C.S 5§12-1001(h)(4)	\$7,500	Unknown
2005 Chevy Malibu	735 I.L.C.S 5§12-1001(c)	1,200	10,000
1988 Chevy 1/2 ton pickup with glass rack	735 I.L.C.S 5§12-1001(c)	1,200	2,500
Tools and equipment for C & E Glass Co.	735 I.L.C.S 5§12-1001(d) 735 I.L.C.S 5§12-1001(d)	750 750	20,500

In re Jimmie Clites & Janet Clites,
DebtorCase No. _____
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0202254850			Incurred: 1987 Lien: 1st Mortgage Security: 2107 11 Ave Sterling, IL				39,687	0
Fifth Third Bank PO Box 630778 Cincinnati, OH 45263		J	VALUE \$ 132,000					
ACCOUNT NO. 00841834906			Incurred: 1991 Lien: 2nd Mortgage Security: 2107 11 Ave Sterling, IL				25,170	0
Fifth Third Bank PO Box 630778 Cincinnati, OH 45263		J	VALUE \$ 132,000					
ACCOUNT NO.			Incurred: 1994 Lien: 1st Mortgage Security: 611 E 3rd St, Sterling, IL Cross Collateralized with 609 E 3rd St, Sterling, IL				64,700	0
Fifth Third Bank PO Box 630778 Cincinnati, OH 45263		J	VALUE \$ 140,000					
ACCOUNT NO.			Incurred: 1996 Lien: 1st Mortgage Security: 609 E 3rd St Sterling, IL Cross Collateralized with 611 E 3rd St, Sterling, IL				64,700	24,700
Fifth Third Bank PO Box 630778 Cincinnati, OH 45263		J	VALUE \$ 40,000					

2 continuation sheets attached

Subtotal ➤ (Total of this page)	\$ 194,257
Total ➤ (Use only on last page)	\$

(Report total also on Summary of Schedules)

In re Jimmie Clites & Janet Clites,
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
Mid American Glass PO Box 3428 Davenport, IA 52808	J		Incurred: 02/2005 Lien: 3rd Mortgage Security: 607 E 3rd St Sterling, IL				22,815	0
			VALUE \$ 45,000					
ACCOUNT NO.								
Sauk Valley Bank 201 W 3rd St Sterling, IL 61081	J		Incurred: 2002 Lien: 2nd Mortgage Security: 611 E 3rd St Sterling, IL				14,364	0
			VALUE \$ 140,000					
ACCOUNT NO.								
Sterling Federal Bank 110 E 4th St Sterling, IL 61081	J		Incurred: 1998 Lien: 1st Mortgage Security: 607 E 3rd St Sterling, IL				30,000	0
			VALUE \$ 45,000					
ACCOUNT NO. 11-15-304-008								
Whiteside County Collector 200 East Knox Street Morrison, IL 61270			Incurred: 2004 Lien: 2004 Real Estate Taxes Security: 2107 11th Avenue - Sterling, IL				4,194	0
			VALUE \$ 132,000					
ACCOUNT NO. 11-15-304-009								
Whiteside County Collector 200 East Knox Street Morrison, IL 61270			Incurred: 2004 Lien: 2004 Real Estate Taxes Security: 2107 11th Avenue - Sterling, IL				128	0
			VALUE \$ 132,000					

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ? (Total of this page)	\$ 71,501
Total (Use only on last page)	\$

(Report total also on Summary of Schedules)

In re Jimmie Clites & Janet Clites,
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 11-22-354-008			Incurred: 2004 Lien: 2004 Real Estate Taxes Security: 2107 11th Avenue - Sterling, IL				2,602	0
Whiteside County Collector 200 East Knox Street Morrison, IL 61270			VALUE \$ 132,000					
ACCOUNT NO. 11-22-354-007			Incurred: 2004 Lien: 2004 Real Estate Taxes Security: 609 E. 3rd St. - Sterling, IL				1,519	0
Whiteside County Collector 200 East Knox Street Morrison, IL 61270			VALUE \$ 40,000					
ACCOUNT NO. 11-22-354-006			Incurred: 2004 Lien: 2004 Real Estate Taxes Security: 607 E. 3rd St. - Sterling, IL				1,802	0
Whiteside County Collector 200 East Knox Street Morrison, IL 61270			VALUE \$ 45,000					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal ➤ (Total of this page)	\$ 5,923
Total ➤ (Use only on last page)	\$ 271,681

(Report total also on Summary of Schedules)

In re Jimmie Clites & Janet Clites,
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, Salaries & Commissions

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								
Steven Clites 511 3 Tenth St Sterling, IL 61081	X	J	Incurred: Aug 15, 2005 - Sept 2005 Consideration: Business debts		X		1,771	1,771
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal ➤ (Total of this page)	\$ 1,771
Total ➤	\$

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Spousal or Child Support

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 92D146 10 20/SC387			Consideration: NSF Checks & Non-pay for Child Support Randy Clites - Whiteside County			X	6,000	6,000
Illinois State Disbursement Unit Accounting Supervisor PO Box 5920 Carol Stream, IL 60195-5920	X		Incurred: 2003-2004 Consideration: Withheld support from wages but not remitted			X	Notice Only	Notice Only
ACCOUNT NO.								
Randy Clites 615 15th Avenue Sterling, IL 61081	X							
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotal ?> (Total of this page)				\$		6,000	
	Total >				\$			
(Use only on last page of the completed Schedule E.)								

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes & Debts to Governments

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 2031-5678								
Collection Services Division IL Dept of Revenue - 100% Penalty Unit PO Box 19035 Springfield, IL 62794-9035	X				X	Notice Only	Notice Only	Notice Only
ACCOUNT NO.								
IL Dept of Revenue 211 S. Wyman Rockford, IL 61101	X				X	Notice Only	Notice Only	Notice Only
ACCOUNT NO. 2031-5678			Incurred: 2004-2005					
IL Dept of Revenue Bankruptcy Section PO Box 64338 Chicago IL 60664-0338	X				X	14,240	14,240	14,240
ACCOUNT NO.								
Internal Revenue Service 211 S. Court St. Rockford, IL 61101	X				X	Notice Only	Notice Only	Notice Only
ACCOUNT NO. 36-3555763			Incurred: 2001-2005					
Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604	X				X	181,000	181,000	181,000

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal ➤ (Total of this page)	\$ 195,240
Total ➤	\$

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes & Debts to Governments

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 04 AR 179ST								
St. of IL - IL Dept. of Labor % Jennifer Y. Wu - Asst. Attny General 100 W. Randolph St. - 13th Floor Chicago, IL 60601	X				X		7,916	7,916
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal ➤ (Total of this page)	\$ 7,916
Total ➤	\$ 210,927

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

In re Jimmie Clites & Janet Clites,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				X	
ACCOUNT NO. 10939511 Academy Collection Service, Inc. 10965 Decatur Road Philadelphia, PA 19154-3210		Consideration: Collection on behalf of Citibank			9,379
ACCOUNT NO. 020-300-0383 Alltel Publishing 360 Highland Road Macedonia, OH 44056	X	Consideration: Publishing		X	1,562
ACCOUNT NO. Various AM Bevel, Inc. 280 Alessio Drive Joliet, IL 60433	X	Consideration: Material Supplier		X	609
ACCOUNT NO. Amcore Bank 302 1st Ave Sterling, IL 61081	X W	Incurred: 2000 Consideration: Co-signor Co-signor for son's 1999 GMC pickup	X		4,000

9 continuation sheets attached

Subtotal ➤	\$ 15,550
(Total of this page)	
Total ➤	\$
(Use only on last page)	

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Amcore Bank 302 1st Ave Sterling, IL 61081	X	W	Incurred: 1995 Co-signor for son's personal residnece at 511 E 10th St, Sterling, IL	X			40,000
ACCOUNT NO. 31643 & 35724			Consideration: Material Supplier		X		50
APC Programs 5251 Zenith Parkway Loves Park, IL 61111	X						
ACCOUNT NO. 5178-0523-7466-2472			Consideration: Credit card debt				454
Capital One Bank 4851 Cox Rd. - #1203 Glen Allen, VA 23060							
ACCOUNT NO. 5424-1803-7624-0641			Consideration: Credit card debt				679
Citi Platinum Select PO Box 6000 The Lakes, NV 89163-6000							
ACCOUNT NO. 6011-0076-8052-8600			Consideration: Credit Card				5,444
Discover PO Box 15192 Wilmington, DE 19850-5192							

Sheet no. 1 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 46,627
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 10176366			Consideration: Collection on behalf of Continental Western Group		X		
DunsDemand PO Box 280431 East Hartford, CT 06128-0431	X				X		1,607
ACCOUNT NO. ILSTR0084			Consideration: Material Supplier		X		
Fastenal 2140 Industrial Drive Sterling, IL 61081	X				X		30
ACCOUNT NO. 5858-8323-9807-6156			Consideration: Overdraft Protection Account				
Fifth Third Bank PO Box 630778 Cincinnati, OH 45263							3,520
ACCOUNT NO. 36002			Consideration: Material Supplier		X		
Fyr Fyter PO Box 614 Dixon, IL 61021	X				X		25
ACCOUNT NO. 1251042			Consideration: Collection on behalf of IL Dept. Employment Security				
GC Services PO Box 79 Elgin, IL 60121							Notice Only

Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 5,182
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1799750			Consideration: Collection on behalf of Alltel Publishing		X		
Joseph, Mann & Creed PO Box 22253 Beachwood, OH 44122-0253	X						Notice Only
ACCOUNT NO. F03004			Consideration: Tax Preparation				
Lindgren, Callihan, Van Osdol & Co. PO Box 567 Freeport, IL 61032							768
ACCOUNT NO. F06472.0			Consideration: Tax Preparation		X		
Lindgren, Callihan, Van Osdol & Co. PO Box 567 Freeport, IL 61032	X						660
ACCOUNT NO. 4264-2905-8916-9479			Consideration: Credit Card Debt				
MBNA Bankruptcy Department PO Box 15019 Wilmington, DE 19888-5019							9,664
ACCOUNT NO. 1715866			Consideration: Telephone Service		X		
McLeodUSA PO Box 3243 Milwaukee, WI 53201-3243	X						385

Sheet no. 3 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 11,477
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6012-5001-1392-1763			Consideration: Credit card debt				
Menards Conseco Finance PO Box 6150 Rapid City, SD 57709-6150							3,362
ACCOUNT NO. 192607			Consideration: Material Supplier				
Mid-American Glass, Inc. PO Box 3428 Davenport, IA 52808	X				X		186
ACCOUNT NO.			Attorneys for Fifth Third Bank				
Mulherin, Rehfeldt & Varchetto, PC 211 S Wheaton Ave # 200 Wheaton, IL 60187							Notice Only
ACCOUNT NO. 12815			Consideration: Advertising				
New Millennium Directories, Inc. 319 First Avenue Sterling, IL 61081	X				X		635
ACCOUNT NO. 8-38-62-2388-0			Consideration: Heating				
NiCor Bankruptcy Department 1844 Ferry Road Naperville, IL 60563							554

Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 4,737
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 503563			Consideration: Attorneys for Fifth-Third Bank				
Pierce & Associates 1 North Dearborn - Ste. 1300 Chicago, IL 60602							Notice Only
ACCOUNT NO. Various			Consideration: Postage Meter Rental				
Pitney Bowes 2225 American Drive Neenah, WI 54956-1005	X				X		67
ACCOUNT NO. 8596855			Consideration: Collection on behalf of Fifth Third Bank				
RAB, Inc. PO Box 34111 Memphis, TN 38184-0111							19,533
ACCOUNT NO.							
Randy Clites 615 15th Avenue Sterling, IL 61081							Notice Only
ACCOUNT NO. 237-6010-0006-1333			Consideration: Credit card debt				
Retail Services PO Box 703 Wood Dale, IL 60191-0703							3,188

Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 22,788
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. Various			Consideration: Material Supplier		X	
Rockford Central Plastics 6715 W. State Street Rockford, IL 61102	X				X	1,198
ACCOUNT NO. C&65272			Consideration: Advertising		X	
Royal Publishing 7620 N. Harker Drive Peoria, IL 61615-1849	X				X	115
ACCOUNT NO. NSF-1436			Consideration: NSF checks			
RRCA Accounts Management, Inc. 312 Locust St. Sterling, IL 61081						75
ACCOUNT NO. 9176			Consideration: Advertising		X	
Sauk Valley Newspapers PO Box 498 Sterling, IL 61081	X				X	224
ACCOUNT NO. 500141998			Consideration: Advertising		X	
SBC Yellow Pages RH Donnelley PO Box 807008 Kansas City, MO 64180-7008	X				X	2,321

Sheet no. 6 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 3,933
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Shawver Press 120 E. Lincolnway Morrison, IL 61270	X		Consideration: Advertising		X		18
ACCOUNT NO. 654-874-742							
Shell Credit Card Center PO Box 9081 Des Moines, IA 50368-9081			Consideration: Credit card debt				1,116
ACCOUNT NO. Various							
Smeltzer Insurance Agency PO Box 31 Rock Falls, IL 61071	X		Consideration: Insurance		X		92
ACCOUNT NO. 7972-8220-0004-6942							
Staples Credit Plan PO Box 689162 Des Moines, IA 50638-9163	X		Consideration: Office Supplies		X		3,114
ACCOUNT NO. 11865B							
Sterling CWMC 110 East Lynn Blvd. Sterling, IL 61081			Consideration: Medical services				231

Sheet no. 7 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 4,571
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Steven Clites 511 E. 10th Street Sterling, IL 61081							Notice Only
ACCOUNT NO. 22256			Consideration: Subcontractor				
Supreme Cleaners, Inc. 2015 N. Brinton Avenue Dixon, IL 61021	X				X		500
ACCOUNT NO. 00181539-02			Consideration: Collection on behalf of Advanced Hearing Aid Service				
Trackers, Inc. PO Box 1227 Bettendorf, IA 52722							2,500
ACCOUNT NO. 317001			Consideration: Material Supplier				
Trans Atlantic Co. PO Box 37006 Philadelphia, PA 19123	X				X		81
ACCOUNT NO. 004141856-01-0101			Consideration: Collection on behalf of Dell Financial Services				
Valentine & Kebartas, Inc. PO Box 325 Lawrence, MA 01842	X				X		2,017

Sheet no. 8 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 5,098
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Various			Consideration: Legal services				
Ward, Murray, Pace & Johnson PO Box 499 Sterling, IL 61081							3,252
ACCOUNT NO.			Attorneys for Sterling Federal Bank				
Weinstine, Shirk & Buckwalter-Schurman, PC PO Box 409 Morrison, IL 61270							Notice Only
ACCOUNT NO. 054845	X		Consideration: Advertising				
Yellow Book USA PO Box 3162 Cedar Rapids, IA 52406	X			X			320
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	\$ 3,572
Total (Use only on last page of the completed Schedule F.)	\$ 123,535

(Report total also on Summary of Schedules)

FORM B6G
(10/89)

Jimmie Clites & Janet Clites

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

FORM B6H
(6/90)

Jimmie Clites & Janet Clites

In re

Debtor

Case No.

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Steven Clites 511 E 10th St Sterling, IL	Amcore Bank
Randy Clites 615 15th Ave Sterling, IL 61081	Amcore Bank

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	No dependents	
Employment: Occupation	DEBTOR Retired	SPOUSE Manager
Name of Employer		C & E Glass
How long employed		22 years
Address of Employer		611 E 3rd St
		Sterling, IL

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union Dues
- d. Other (Specify: _____)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

Social security or other government assistance

(Specify) (D)Social Security (S)Social Security

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 1,640

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Rental properties vacant since June and Aug 2005

Jimmie Clites & Janet Clites

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	392
Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>		
Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>		
Utilities Electricity and heating fuel	\$	150
Water and sewer	\$	40
Telephone	\$	75
Other <u>Cable & internet</u>	\$	65
Home maintenance (Repairs and upkeep)		
Food	\$	100
Clothing	\$	300
Laundry and dry cleaning	\$	50
Medical and dental expenses	\$	0
Transportation (not including car payments)	\$	450
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150
Charitable contributions	\$	50
Insurance (not deducted from wages or included in home mortgage payments)	\$	80
Homeowner's or renter's	\$	55
Life	\$	74
Health	\$	198
Auto	\$	58
Other _____	\$	0
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Property</u>	\$	360
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0
Other <u>2nd mortgage</u>	\$	117
Other _____	\$	0
Alimony, maintenance, and support paid to others		
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, or farm (attach detailed statement)		
Other <u>Misc Personal</u>	\$	100
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ 2,864
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income	\$	N.A.
B. Total projected monthly expenses	\$	N.A.
C. Excess income (A minus B)	\$	N.A.
D. Total amount to be paid into plan each	\$	N.A.
	(interval)	

United States Bankruptcy Court

Northern District of Illinois

Jimmie Clites & Janet Clites

In re _____

Debtor

Case No. _____

(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 357,000		
B - Personal Property	YES	5	\$ 100,049		
C - Property Claimed As Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	3		\$ 271,681	
E - Creditors Holding Unsecured Priority Claims	YES	5		\$ 210,927	
F - Creditors Holding Unsecured Nonpriority Claims	YES	10		\$ 123,535	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,640
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,864
Total Number of Sheets in ALL Schedules ►		30			
			Total Assets ►	457,049	
			Total Liabilities ►	606,143	

In re Jimmie Clites & Janet Clites,
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets and that they are true and correct to the best of my knowledge, information and belief.

31

(Total shown on summary page plus 1)

Date Oct. 5, 2005

Signature /s/ Jimmie Clites
Debtor

Date Oct. 5, 2005

Signature /s/ Janet Clites
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

Form 7
(12/03)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In Re Jimmie Clites & Janet Clites
(Name)
Debtor

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

2005(db)

2004(db)

2003(db)

AMOUNT		SOURCE (if more than one)
2005(jdb)	2400	Approx Wages
2004(jdb)	31800	Wages
2003(jdb)	23400	Wages

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
2005(db)	950	Rental Income
2004(db)	490	Rental Income

3. Payments to Creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
NiCor PO Box 2020 Aurora, IL 60507	Sept 2005	750	700
Home	Monthly	Scheduled	Scheduled

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---------------------------------------------------------	-------------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Sterling Federal Bank v Clites, et al 2005 CH 130	Foreclosure	Whiteside County, IL	Pending
Illinois Department of Labor v Clites 04 AR 179 ST	Collection	Whiteside County, IL	Pending
5th 3rd Bank v Clites, et al 04 CH 110	Foreclosure	Whiteside County, IL	Judgment

-
- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
------------------------------------------------------------------	-----------------	-----------------------------------

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------------	-----------------------------------------------------------	-----------------------------------

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
None <input checked="" type="checkbox"/>	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--------------------------------------------------	-----------------------------------	-----------------	----------------------------------

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Vandalism of glass company	Damage less than deductible	Nov 19, 2004
Vandalism of 607 E 3rd St	2165 received from insurance company which was tendered to tenant for damages.	Nov 19, 2004

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---------------------------	-----------------------------------------------------------	------------------------------------------------------------

Bernard J. Natale Sept 2005 2500 + costs
Bernard J. Natale, Ltd.
308 W. State Street, Suite 470
Rockford, Illinois 61101

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
-----------------------------------------------------------	------	--------------------------------------------------------

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------------	----------------------------------------------------------------------------------------	------------------------------------------

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
----------------------------------------------------	---------------------------------------------------------------------	----------------------------	---------------------------------------------

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------------	------------------------

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

15. Prior address of debtor

None If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	------------------------------------------	-------------------	----------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	------------------------------------------	-------------------	----------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
------------------------------------------	---------------	-----------------------

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
C & E Glass	36-3555763	611 E 3rd St Sterling, IL	Glass Co (Corporation dissolved 2003)	1984 - 2005

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, record and financial statements

- None a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Janet Clites 2003 - 2005

- None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Janet Clites

- None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE
ISSUED

Sauk Valley Bank

May 2005

20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---------------------------------------------------------------------

12/31/04 Janet Clites Approx 35000 @ cost

12/31/03 Janet Clites Approx 42000 @ cost

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF
INVENTORY RECORDS

12/31/03 & 04

Janet Clites

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF
STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, and directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distribution by a corporation

None If the debtor is a partnership or a corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF
RECIPIENT, RELATIONSHIP
TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	Oct. 5, 2005	Signature of Debtor	/s/ Jimmie Clites JIMMIE CLITES
Date	Oct. 5, 2005	Signature of Joint Debtor	/s/ Janet Clites JANET CLITES

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:
If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer _____ Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

In re Jimmie Clites & Janet Clites, Case No. _____
 Debtor Chapter Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. We have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. We intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's name
611 E 3rd St	5th 3rd Bank
611 E 3rd St	Sauk Valley Bank
609 E 3rd St	Fifth Third Bank
607 E 3rd St	Sterling Federal Bank
607 E 3rd St	Mid American Glass

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2107 11 Ave	Fifth Third Bank	✓		✓
2107 11 Ave	Fifth Third Bank	✓		✓

Date: Oct. 5, 2005 /s/ Jimmie Clites
 Signature of Debtor JIMMIE CLITES

Date: Oct. 5, 2005 /s/ Janet Clites
 Signature of Joint Debtor JANET CLITES

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
 (Required by 11 U.S.C. § 110(c).)

Address _____

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
 Signature of Bankruptcy Petition Preparer

_____ Date _____

Amcore Bank
302 1st Ave
Sterling, IL 61081

Amcore Bank
302 1st Ave
Sterling, IL 61081

APC Programs
5251 Zenith Parkway
Loves Park, IL 61111

Capital One Bank
4851 Cox Rd. - #1203
Glen Allen, VA 23060

Citi Platinum Select
PO Box 6000
The Lakes, NV 89163-6000

Collection Services Division
IL Dept of Revenue - 100% Penalty Unit
PO Box 19035
Springfield, IL 62794-9035

Discover
PO Box 15192
Wilmington, DE 19850-5192

DunsDemand
PO Box 280431
East Hartford, CT 06128-0431

Fastenal
2140 Industrial Drive
Sterling, IL 61081

Fifth Third Bank
PO Box 630778
Cincinnati, OH 45263

Fifth Third Bank
PO Box 630778
Cincinnati, OH 45263

Fifth Third Bank
PO Box 630778
Cincinnati, OH 45263

Fifth Third Bank
PO Box 630778
Cincinnati, OH 45263

Fifth Third Bank
PO Box 630778
Cincinnati, OH 45263

Fyr Fyter
PO Box 614
Dixon, IL 61021

GC Services
PO Box 79
Elgin, IL 60121

IL Dept of Revenue
211 S. Wyman
Rockford, IL 61101

IL Dept of Revenue
Bankruptcy Section
PO Box 64338
Chicago IL 60664-0338

Illinois State Disbursement Unit
Accounting Supervisor
PO Box 5920
Carol Stream, IL 60195-5920

Internal Revenue Service
211 S. Court St.
Rockford, IL 61101

Internal Revenue Service
Mail Stop 5010 CHI
230 S. Dearborn Street
Chicago, IL 60604

Joseph, Mann & Creed
PO Box 22253
Beachwood, OH 44122-0253

Lindgren, Callihan, Van Osdol & Co.
PO Box 567
Freeport, IL 61032

Lindgren, Callihan, Van Osdol & Co.
PO Box 567
Freeport, IL 61032

MBNA
Bankruptcy Department
PO Box 15019
Wilmington, DE 19888-5019

McLeodUSA
PO Box 3243
Milwaukee, WI 53201-3243

Menards
Conseco Finance
PO Box 6150
Rapid City, SD 57709-6150

Mid American Glass
PO Box 3428
Davenport, IA 52808

Mid-American Glass, Inc.
PO Box 3428
Davenport, IA 52808

Mulherin, Rehfeldt & Varchetto, PC
211 S Wheaton Ave # 200
Wheaton, IL 60187

Pitney Bowes
2225 American Drive
Neenah, WI 54956-1005

RAB, Inc.
PO Box 34111
Memphis, TN 38184-0111

Randy Clites
615 15th Avenue
Sterling, IL 61081

Randy Clites
615 15th Avenue
Sterling, IL 61081

Retail Services
PO Box 703
Wood Dale, IL 60191-0703

Rockford Central Plastics
6715 W. State Street
Rockford, IL 61102

Royal Publishing
7620 N. Harker Drive
Peoria, IL 61615-1849

RRCA Accounts Management, Inc.
312 Locust St.
Sterling, IL 61081

Sauk Valley Bank
201 W 3rd St
Sterling, IL 61081

Sauk Valley Newspapers
PO Box 498
Sterling, IL 61081

SBC Yellow Pages
RH Donnelley
PO Box 807008
Kansas City, MO 64180-7008

Shawver Press
120 E. Lincolnway
Morrison, IL 61270

Shell Credit Card Center
PO Box 9081
Des Moines, IA 50368-9081

Smeltzer Insurance Agency
PO Box 31
Rock Falls, IL 61071

St. of IL - IL Dept. of Labor
% Jennifer Y. Wu - Asst. Attny General
100 W. Randolph St. - 13th Floor
Chicago, IL 60601

Staples Credit Plan
PO Box 689162
Des Moines, IA 50638-9163

Sterling CWMC
110 East Lynn Blvd.
Sterling, IL 61081

Sterling Federal Bank
110 E 4th St
Sterling, IL 61081

Steven Clites
511 3 Tenth St
Sterling, IL 61081

Steven Clites
511 E. 10th Street
Sterling, IL 61081

Supreme Cleaners, Inc.
2015 N. Brinton Avenue
Dixon, IL 61021

Trackers, Inc.
PO Box 1227
Bettendorf, IA 52722

Trans Atlantic Co.
PO Box 37006
Philadelphia, PA 19123

Valentine & Kebartas, Inc.
PO Box 325
Lawrence, MA 01842

Ward, Murray, Pace & Johnson
PO Box 499
Sterling, IL 61081

Weinstine, Shirk & Buckwalter-Schurman, PC
PO Box 409
Morrison, IL 61270

Whiteside County Collector
200 East Knox Street
Morrison, IL 61270

Whiteside County Collector
200 East Knox Street
Morrison, IL 61270

Whiteside County Collector
200 East Knox Street
Morrison, IL 61270

Whiteside County Collector
200 East Knox Street
Morrison, IL 61270

United States Bankruptcy Court
Northern District of Illinois

In re Jimmie Clites & Janet Clites

Case No. _____

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 2,500
Prior to the filing of this statement I have received \$ 2,500
Balance Due \$ 0

2. The source of compensation paid to me was:

Debtor Other (specify) _____

3. The source of compensation to be paid to me is:

Debtor Other (specify) _____

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

Oct. 5, 2005

Date

/s/ Bernard J. Natale

Signature of Attorney

Bernard J. Natale, Ltd.

Name of law firm